

PRESS RELEASE / Products & Solutions

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With the Trust Evaluation Suite, Wirecard is providing a comprehensive risk management facility

- **Consumer and order valuation in real time**
- **Automated and customised**

Aschheim (Munich). The payment and risk management specialist Wirecard AG has extended its risk management range with the addition of the Trust Evaluation Suite. Retailers can now exploit customer potential in an even more targeted way while at the same time proactively managing and minimising the risk of payment default. Through a comprehensive 360 degree assessment, the Trust Evaluation Suite takes all relevant information on the consumer into account in real time and in an automated way. This is important for online retailers in the consumer goods industry who have many existing customers, for example. Retailers who prefer fully automated processes will also benefit from the comprehensive inspection of their customers and risks.

"Our Trust Evaluation Suite enables online retailers to assess the orders of new and existing customers individually and comprehensively in real time," explains Heiner Kallweit, Head of Product Line Risk & Fraud Prevention at Wirecard. "By including information such as basket risk and customer history, retailers are afforded a comprehensive all-round perspective. The checkout process and payment options on offer can now be tailored to specific customer needs even more effectively."

Wirecard's Trust Evaluation Suite combines intelligent risk management with payment processing and the order and payment history between the retailer and customer. The assessment is based on all previous payment methods used by a particular customer. A customer-specific score table is at the centre of the customer evaluation. In addition, the credit limit of a customer is reviewed in real time and always aligned with the latest order and payment experience. Alongside credit agency assessments and retailer-specific blacklists, past experiences between the retailer and customer are also taken into account in the process. Ongoing duplicate checking is also carried out at the same time to ensure data cleansing. Reports are made available to retailers on the Wirecard Enterprise Portal (WEP).

Heiner Kallweit comments: "Wirecard has been supporting shop operators for more than a decade through its affiliation with credit agencies, customer-specific score cards and real time credit limit assessment. Retailers today often face the challenge of bringing together valuable information on customer history and active orders from different systems in real time. Our Trust Evaluation Suite effectively combines this information. Our comprehensive payment, risk management and banking services as well as our affiliation with credit agencies enables us to offer a complete outsourcing solution."



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About Wirecard:

Wirecard AG is one of the world's leading independent providers of outsourcing and white label solutions for electronic payment transactions. The Wirecard Group supports companies in accepting electronic payments from all sales channels. A global multi-channel platform bundles international payment acceptances and methods, supplemented by fraud prevention solutions. When it comes to issuing their own payment instruments in the form of cards or mobile payment solutions, Wirecard provides companies with an end-to-end infrastructure, including the requisite licenses for card and account products. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI).

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